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Car Color May Reflect Your Personality But What About Your Insurance Rates?

Many people latch onto a certain color in preschool and remain ever faithful to that shade throughout their lifetime. Whether it's blue, pink or green, they may deck out their childhood bedroom in their favorite hue, refuse to wear any other shade in junior high and even dye their hair that color in high school. Later, when it comes time to buy their first car, these color-faithful people usually choose a vehicle in—what else—their beloved favorite color.

While this is no surprise, some research reveals that the color of your car actually speaks volumes about your outlook on life, your personality—and even your driving style. For example, a United Kingdom study shows that black cars were twice as likely to be involved in U.K. car accidents than cream-colored cars.

Here are a few more interesting findings from the same U.K. study:

- **Black** cars are usually driven by aggressive people who consider themselves “outsiders.”
- **Silver** cars are usually owned by cool, calm and slightly detached drivers.
- **Green** cars are often driven by people with “hysterical tendencies.”
- **Yellow** cars are typically chosen by idealists with upbeat, optimistic attitudes.
- **Blue** cars are usually driven by introspective people who are cautious drivers.
- **Gray** cars are usually chosen by calm, sober drivers who are dedicated to work.
- **Red** cars are driven by energetic people who are fast talkers, movers and thinkers.
- **Pink** cars are often chosen by gentle, loving people.

- **White** cars can signify status-seeking extroverts.
- **Cream** cars, the least likely to be involved in an accident, are generally driven by self-contained, reserved people.



Does color affect rates?

Based on this particular U.K. study, car color can reflect a driver's personality—but can it affect their insurance rates? Many people seem to believe so.

According to a 2005 Chicago Sun-Times article, 25% of surveyed drivers said they believe the color of a person's car does affect their auto insurance rates. After all, aren't drivers of red cars typically risk-taking, speed-demons and drivers of black cars overly aggressive, road ragers? If that's the case, wouldn't drivers with those color cars be viewed as a higher risk to the insurance company and therefore be forced to pay higher rates?

The answer is no. Insurance companies do not take the color of your car into consideration when they calculate your premium. Your insurer probably has no idea what color car you drive unless you offer up that information.

Typically, insurance companies determine your rate based on some or all of the following factors:

- Your vehicle's make, model, body type and engine size

- Your driving record
- Your usage of the car (such as if you are using the car for work, pleasure or as a collectible.)
- How many drivers will be using the car and their ages
- How many vehicles you own
- What kind of coverage limits you want

- Where you live
- Your weekly, monthly or annual mileage

So, go ahead and buy your next car in your favorite hue to match your house, your clothes or even your hair. Although it may advertise your personality to the world, your car color will have no affect on your insurance rates.

